the Check 21 Act or this subpart, but only to the extent of the inconsistency.

§ 229.60 Variation by agreement.

Any provision of § 229.55 may be varied by agreement of the banks involved. No other provision of this subpart may be varied by agreement by any person or persons.

APPENDIX A TO PART 229—ROUTING NUMBER GUIDE TO NEXT-DAY AVAILABILITY CHECKS AND LOCAL CHECKS

A. Each bank is assigned a routing number by an agent of the American Bankers Association. The routing number takes two forms: a fractional form and a nine-digit form. A paying bank generally is identified on the face of a check by its routing number in both the fractional form (which generally appears in the upper right-hand corner of the check) and the nine-digit form (which is printed in magnetic ink along the bottom of the check). Where a check is payable by one bank but payable through another bank, the routing number appearing on the check is that of the payable-through bank, not the payor bank.

B. The first four digits of the nine-digit routing number (and the denominator of the fractional routing number) form the ''Federal Reserve routing symbol,'' and the first two digits of the routing number identify the Federal Reserve District in which the bank is located. Thus, 01 will be the first two digits of the routing number of a bank in the First Federal Reserve District (Boston), and 12 will be the first two digits of the routing number of a bank in the Twelfth District (San Francisco). Adding 2 to the first digit denotes a thrift institution. Thus, 21 identifies a thrift in the First District, and 32 denotes a thrift in the Twelfth District.

FOURTH FEDERAL RESERVE DISTRICT

[Federal Reserve Bank of Cleveland]

Head Office

[1]0110	0215	0420	0830
0111	0216	0421	0839
0112	0219	0422	0840
0113	0220	0423	0841
0114	0223	0430	0842
0115	0260	0432	0843
0116	0280	0433	0863
0117	0310	0434	0865
0118	0311	0440	0910
0119	0312	0441	0911
0210	0313	0442	0912
0211	0319	0510	0913
0212	0360	0514	0914
0213	0410	0515	0915
0214	0412	0519	0918
		0520	0919
		0521	0920
		0522	0921
		0530	0929
		0531	0960
		0532	1010
		0539	1011
		0540	1012
		0550	1019
		0560	1020
		0570	1021
		0610	1022
		0611	1023
		0612	1030
		0613	1031
		0620	1039
		0621	1040
		0622	1041
		0630	1049
		0631	1070
		0632	1110
		0640	1111
		0641	1113
		0642	1119
		0650	1120
		0651	1122
		0652	1123
		0653	1130
		0654	1131
		0655	1140
		0660	1149
		0670	1163
		0710	1210
		0711	1211
		0712	1212
		0719	1213
		0720	1220
		0724	1221
		0730	1222
		0739	1223
		0740	1224
		0749	1230
		0750	1231
		0759	1232
		0810	1233
		0812	1240
		0813	1241
		0815	1242
		0819	1243
		0820	1250
		0829	1251